Chapter 28.—Service Funds.

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General Instructions to Treasury Officers.

549. (*a*) Treasury Officers have no concern except in the cases mentioned in Articles 550 and 553, with the amount of the deductions from salary or pension bill on account of funds, as the responsibility rests with the drawers of the bills. Treasury Officers will, however, see that the amounts recovered from pay bills on account of the Indian Military Service Family Pension Regulations are those advised to them from time to time for recovery.

(*b*) Subscriptions to the Queen's Military Widows Fund should not be received as they should be remitted by transfer receipt to the Honorary Secretary.

(*c*) No refunds or other payments on account of Indian Civil Service Funds may be made without the express authority of the Comptroller, India Treasuries.

Indian Civil Service Funds.

Annuity Funds.

550. In the case of annuity fund deductions of Covenanted Civil Servants, the Treasury Officer is responsible for seeing that the proper deduction is made.

Civil Funds.

551. Subscriptions tendered by members of the Civil Service as due to Government under the rules of the late Civil Funds are to be received at any treasury in India.

1. An over-deduction from the pay of a Covenanted Civil Servant on account of a Civil Fund can only be adjusted by short deduction in a subsequent bill; refund of an excess deduction cannot, under any circumstances, be made in cash.

2. The Treasury Officer will carry out any instructions he may receive from the Comptroller, India Treasuries, regarding recoveries to be made.

552. The pensions of incumbents on the Civil Funds are not to be paid except under special orders of the Comptroller, India Treasuries.

Indian Civil Service Family Pension Regulations.

553. The Treasury Officer must see that recoveries are correctly made on account of the Indian Civil Service Family Pension Regulations from all European Covenanted Civil Servants who were appointed in 1881, or subsequent years, and he will also receive any subscriptions tendered by any such Civil Servant as due to Government under those Regulations. The following are the names of the senior officers on each establishment coming under this rule:—

On the Bengal Establishment	Mr. E. T. Lloyd.
On the Madras Establishment	,, F. E. Robinson.
On the Bombay Establishment	,, A. C. Logan.

554. The present rates of monthly subscriptions are shown in Appendix No. 11D of the Civil Service Regulations. The subscriptions are required whether pay is drawn or not, and whether the subscriber is on furlough or on service.

555. Donations and disparity fines are payable on marriage; these vary according to age and will be advised to the Treasury Officer by the Comptroller, India Treasuries, on receipt of the intimation of the subscriber's marriage.

556. Donations may be paid in one sum, or in 12 equal monthly instalments. If a donation be paid in instalments, interest on the unpaid portion will be levied at the rate of 4½ per cent. per annum. The balance of any contribution due at an officer's death will be recovered rateably, without interest, from the pensions of his widow and orphans in four quarterly instalments.

NOTE.—The Government of India has ruled that a subscriber may pay his donation in fewer instalments than 12 and may also pay a number of instalments together, before they are due. In such cases interest is calculated only on the unpaid balances due.

Other Funds.

General Rules.

557. (*a*) Deductions are made and subscriptions received under the following rules on account of the various funds specified below.

(*b*) The Treasury Officer is in no way concerned with the amount or rate of subscription. He will receive any amount tendered or deducted under the rules below.

558. A detailed list of the subscriptions realized in cash on behalf of each fund (and in Madras of all subscriptions whether realized in cash or by deduction from pay-bills) showing the date and amount of each receipt and the name of the person on whose behalf it is paid in, will be submitted with the cash account. This list will be a copy of a register maintained in the treasury.

NOTE.—Except in the case of the Bengal and Bombay Uncovenanted Service Family Pension Funds, an important difference with regard to interest is made between subscriptions paid by deduction from pay-bills and subscriptions paid in cash, no interest being allowed for the month of payment on cash subscriptions received after the 4th of the month, whereas subscriptions deducted from a bill bear interest as though they had been received on the 1st of the month. In the certified list of subscriptions, therefore, in Madras, care must be taken to show the two classes in separate money columns, and also to separate the two amounts in crediting the receipt (in the account current with India) for final adjustment to credit of the fund account.

Page 224, Article 553—

Insert "from all non-Europeans admitted to the service in or after the year 1914 and from such other non-Europeans as have been specially permitted to subscribe" after "years" in line 4 of the Article.

Expunge the word "and" in line 4 and commence a new sentence with the words "He will also, etc."

Article 556, page 224—

Insert "and disparity fines" *after* "donations" *in line 1. Omit* "a donation be" *from line 2 and insert* "further" *after* "without" *in line 5 of the article.*

7th List—15-1-15.

Page 224, Article 556—

Substitute 4 *for* 4½ in line 3.

5th list, 1-4-14.

Article 560 (*a*), page 225—

Substitute the following :—

The Bengal Fund was closed to new entrants with effect from 12th November 1900.

1st List—10-3-13.

Page 225, Article 560 (*b*) (*iii*)—

Delete the words "the Great Trigonometrical Survey Department, the" from line 5 and insert the following in their place with a bracket at the end :—

"and the Civil and Military Accounts Departments)."

3rd List—30-9-13.

559. When a subscriber to any fund, whose subscriptions are realized by deduction from pay-bills, etc., is transferred to another district, the Treasury Officer of the district he is leaving should certify on his last pay certificate the fact that he is already subscribing to the fund.

559A. Subscribers to the Provident Funds, who are in foreign service, should subscribe on their "assumed" pay.

Bengal and Bombay Uncovenanted Service Family Pension Funds.

560. (*a*) All Christian men in the service of the Imperial and Provincial Governments in India, and Government pensioners, between the ages of 18 and 70, whose services qualify for pension from the general revenues, are eligible as subscribers to the Bengal Fund, with the following exceptions:—

(1) Officers of the Covenanted Civil Service and of the Army, and officers and engineers of the Royal Indian Marine.

(2) Officers serving in Bombay and Madras who are not liable under the conditions of their service to transfer outside those limits.

(3) Officers who already subscribe to the Bombay Uncovenanted Service Family Pension Fund.

(*b*) The following classes of persons, not being members of the Indian Civil Service, or of the Army, and not being subscribers to the Bengal Uncovenanted Service Family Pension Fund, or the Bengal and Madras Service Family Pension Fund, may become subscribers to the Bombay Fund:—

(*i*) All persons in the service of Government employed on civil duties in public offices within the Bombay Presidency without distinction of creed or country and whose service qualifies for pension from Government.

(*ii*) Persons originally of the above class receiving pensions from Government.

(*iii*) Persons employed by the Government of India in Imperial Departments (such as the Postal and Telegraph Departments, the Great Trigonometrical Survey Department, the Public Works Department, the Military Works Departments, the Great Trigonometrical Survey Department, the whose service qualifies for pensions from Government, whose employment is not restricted to any particular province, but who are liable to serve in any part of India.

(*iv*) Persons employed in Local Fund Offices within the Bombay Presidency, whose service qualifies for pension from the General Revenues.

561. Subscriptions may be received both in cash and by deductions from pay-bills, but it is compulsory on subscribers admitted after 9th September 1879 to pay their subscriptions by deduction from their pay or pension bills.

562. New subscribers are admitted subject to the sanction of the ~~Comptroller-General,~~ and a copy of such sanction is, when accorded, forwarded to the Audit Officer concerned, who will communicate it to the Treasury Officer, or other disbursing officer who is to receive the subscriptions. Subscriptions may, however, pending the receipt of such sanction, be received from any person who is not manifestly excluded from subscribing by the terms of Article 560. If the sanction is not received within three months from the commencement of the subscription, a report should be made to the Audit Officer, who will send it on to the Comptroller General, if necessary.

General Family Pension Fund.

563. Treasury Officers will receive any sums tendered in cash by subscribers to this Fund. Subscriptions are not ordinarily paid by deductions from pay bills, etc., but in a few cases they are so received.

Hindu Family Annuity Fund.

564. Subscriptions will be received by Treasury Officers under special instructions of the Accountant General, and under the conditions expressed in paragraphs 3, 5 and 6 of the terms offered by Government and accepted by the Directors, which are reprinted below. On receiving from the Directors a certified copy of the letter of application of an intending subscriber, the Accountant General, after seeing that it contains the acknowledgment demanded by paragraph 5 of the terms quoted below, will give authority to the Treasury Officer named to receive such contributions as the subscriber may tender in cash or by deduction from pay, if he be a Government servant and prefer to so make payment.

"3. The Government of India is, however, willing to receive the funds of the Hindu Family Annuity Fund in deposit, to authorise local treasuries to receive and account for subscriptions and donations to the Fund, and to grant simple interest, at the rate allowed on Savings Bank deposits, on the balances with the Government at credit of the Fund at the end of each month. Interest will be given from the beginning of the month on all sums received into public treasuries during the month by deductions from the pay of subscribers who, being Government servants, may desire to subscribe in this way; but interest on amount received otherwise will be calculated according to the ordinary Savings Banks rules."

* * * * * * * *

"5. The following paragraph should also be added to the letter of application in Form A :—

"In accordance with the condition upon which the Government of India allows certain facilities to the Fund, I have to record that I am fully aware that the Government exercises no supervision over the management of the Fund, and is in no way responsible for its solvency.

"A certified copy of the letter of application containing this record must be forwarded to the Accountant General of the province in which the treasury is situate, where any subscriber desires to pay his subscriptions, before such subscriptions will be received on behalf of the Fund.

"6. Instructions will also be issued by the Government to all officers concerned, to have the following note printed upon all Government pay-bills and appended to all receipts given at any Government treasury and at the Bank of Bengal for money paid to such treasury or bank on account of the Fund :—

"NOTE.—The Government of India exercises no supervision over the management of the Hindu Family Annuity Fund, and is in no way responsible for its solvency."

Article 562, page 226.

Substitute the words "Accountant General, Bombay" *for* "Comptroller General" *in lines 1 and 2 and in the last line of this article.*

Bengal Christian Family Pension Fund.

565. Subscriptions may be received under the same rules as apply to the Hindu Family Annuity Fund.

Post Office Insurance Fund.

565A. (*a*) Premia or subscriptions on account of the Fund are usually received by deduction from pay-bills, but in certain circumstances payment in cash is allowed. Premia or subscriptions realised in cash can be received and payments on account of the Fund can be made at Post Offices only.

(*b*) Deductions from pay-bills may be made only under instructions communicated to the insured person's superior officer by the audit officer of his department, who will similarly communicate any commutation by the insured person of his future subscriptions for a lump payment or surrender by him of his policy or contract. A superior officer will, therefore, allow no deductions on account of premia or subscriptions to be made from pay-bills except on account of those duly authorised to subscribe.

(*c*) Insured persons, who have retired from the service and whose pensions are to be paid in India, are allowed the option of deducting their premia or subscriptions from pension bills. The audit officer issuing the Pension Payment Order will in such cases note the amount of the monthly deduction on the Pension Payment Order. The insured person, however, will be personally responsible for entering the correct amount to be deducted in his pension bill; and if he fails to do this on any occasion, it will be open to him to pay the amount into the Post Office.

Bengal and Madras Service Family Pension Fund.

565B. (*a*) The rules of this Fund were issued with Financial Department No. 271-P., dated 14th January 1904. The Fund is for the present under the management of the Comptroller of India Treasuries subject to the general control and supervision of the Comptroller General.

(*b*) Intending subscribers must, in the first instance, apply for admission to the Comptroller of India Treasuries, and the orders of that officer admitting a subscriber to the Fund will be communicated by him to the Audit Officer concerned, who will communicate the same to the Treasury Officer or other disbursing officer who is to receive the subscription.

(*c*) All men in the service of the Imperial and Provincial Governments in India between the ages of 18 and 70, whose services qualify for pension from the general revenues, are eligible as subscribers, with the following exceptions:—

(1) Officers of the Indian Civil Service and of the Army and officers and engineers of the Royal Indian Marine.

Page 228, Article 565-F.—

For "Annexure A" *read* "the pamphlet issued by the Government of India in the Finance Department."

6th list—1-8-14.

Page 228—

Alter the number of the present Article 565-E. to 565-F.
Insert the following as Article 565-E.:

National Health Insurance Contributions. 565-E. Under the provisions of the English National Health Insurance Act a contribution of 1½*d.* per week is recovered from all British soldiers serving in India, which, together with an equal sum payable by Government, should be expended in National Health Insurance Stamps. These shall be affixed to the Contribution Cards which will be sent to the Secretary of the National Insurance Commission, England, in due course by Heads of Departments under whom the soldiers may be employed.

(NOTE.—The term "British Soldier" includes Warrant and Non-Commissioned Officers and men employed ex-regimentally in Civil or Military Departments in India.)

In the case of a soldier whose salary is drawn by the head of the office in which he is serving, the latter will purchase National Health Insurance stamps from the Treasury not by actual cash payment but in the manner indicated below. He will make out a bill for the amount representing the Government Contributions, and present it at the Treasury simultaneously with the pay bill in which the soldier's salary is included. The recovery to be made from the salary and the Government Contribution will be the same in amount. The Treasury Officer, when passing the bills for payment, will issue stamps in lieu of cash both for the portion representing the recoveries and for the Government Contribution.

The bills for the Government Contribution should be conspicuously marked "Debitable to Army Estimates," as the debits will have to be passed on by the Civil Accounts Department for adjustment on the Military books.

Officers who are paid by cheques or bills direct at a treasury will make their own arrangments for purchasing the stamps, if necessary, through the heads of their Departments. In this case the Government Contribution will be drawn by a distinct entry in the salary bill, whether drawn by the officer himself or by the Executive Engineer, under paragraph 1191 of the Public Works Code, Vol. I.

The amount of the Government Contribution should be calculated as follows: 1½*d.* multiplied by the number of Mondays in each month, when pay is drawn for any portion of a week (commencing Monday) the Contribution from Government as well as from the soldier will be recovered in full. No contributions are payable for any week (commencing Monday) for which no pay is drawn.

The rate of Exchange for sales of National Health Insurance Stamps in Indian currency will be the official rate of 16*d.* per rupee.

NOTE.—The stamps referred to above are also sold for cash to the Masters of British vessels trading abroad and touching at Bombay, Karachi, Aden, Calcutta, and Rangoon

(2) Officers serving in Bombay who are not liable under the conditions of their service to transfer beyond the jurisdiction of the Government of Bombay.

(3) Officers who already subscribe to the Bengal and Bombay Uncovenanted Service Family Pension Funds.

(*d*) A subscriber who draws pay, pension or leave allowance from Government, shall, while resident in India, unless specially otherwise allowed by the Comptroller, India Treasuries, for special reasons, pay his subscription by deduction from his pay, pension or leave allowance bill, and he shall be himself responsible for seeing that proper deduction is made before his bill is presented for payment at the treasury.

(*e*) Payment of subscriptions cannot be received in cash except under the orders of the Comptroller, India Treasuries.

Provident Funds.

565C. (*a*) The following Provident Funds have been opened:—

(1) Police Officers' Provident Fund.
(2) Forest ,, ,, ,,
(3) Civil Veterinary Department Officers' Provident Fund.
(4) Northern India Salt Revenue ,, ,, ,,
(5) Financial Department ,, ,, ,,
(6) Opium Department ,, ,, ,,

NOTE 1.—Officers on the graded list of the Geological Survey are permitted to subscribe to the Forest Officers' Provident Fund.

NOTE 2.—On the institution of the General Provident Fund, the existing Service Fund specified above will be absolutely closed to future entrants into Government service.

(*b*) Subscriptions to these funds will ordinarily be realised by deduction from salary bills. Subscriptions in cash will be payable only to the Secretary of the Fund (ordinarily the Account Officer of the Fund) and payment will be made only on the specific orders of the Account Officer and on the personal receipt of the depositor, or, when he is absent from India, on that of his duly authorised agent. In the event of his death, payment should be made only to his legal representative.

565D. When a subscriber to any of these funds is about to retire he should place himself in communication with the Account Officer of the Fund, giving the date of his retirement and requesting that steps may be taken to close his account and pay him the amount due. The Account Officer being satisfied of the correctness of the date should then ask the Treasury Officer who disburses the subscriber's salary to intimate to him the final payment of fund subscription and, when this has been done, should arrange for payment of the amount at credit of the officer.

General Provident Fund.

565E. The rules for the General Provident Fund are given in Annexure A.

Page 229, Annexure A.—

Cancel this Annexure.

6th list—1-8-14.

Annexure A.

RULES REGULATING THE GENERAL PROVIDENT FUND.

Scope of Fund.

The fund will be a general fund open to all civil officers in permanent pensionable and non-pensionable posts in service which is superior within the meaning of Article 396 of the Civil Service Regulations; but it shall not be open to European members of the Indian Civil Service, subscribers to the State Railway Provident Fund, or any class of officers for whom a compulsory family pension fund has already been established.

NOTE 1.—Persons appointed on probation to substantive appointments are eligible to subscribe to the fund.

NOTE 2.—Section-writers who are members of fixed establishments are eligible to join the fund, subscriptions being levied on their actual monthly earnings.

NOTE 3.—Patwaris, whether in inferior or superior service, in permanent employ are eligible to subscribe to the fund.

NOTE 4.—Patwaris, whether in superior or inferior service, in temporary employ and all officers in temporary superior service are, with the consent of the head of their office, eligible to subscribe to the fund; provided that they have been employed or, in the opinion of the head of their office, are likely to be employed for at least three years.

NOTE 5.—Civil officers holding permanent non-pensionable appointments are eligible to subscribe to the Fund.

Conditions of membership of new fund; closure of existing Provident Funds.

2. As regards officers in the service of Government at the date of the institution of the new fund:—

(*a*) Officers in whose case subscription to an existing service fund is optional, or who are not entitled to subscribe to such a fund, will be permitted to join the new fund as optional subscribers at any time.

(*b*) Officers in whose case subscription to an existing fund is compulsory will be permitted to join the new fund as compulsory subscribers at any time within four years after its institution.

(*c*) When subscribers to an existing fund join the new fund, their accounts with the existing fund, including any liability for the refund of advances, will be transferred to the new fund.

(*d*) Officers who join the new fund, whether as compulsory or as optional subscribers, will cease to be eligible to subscribe to any existing provident fund, with effect from the date of joining the fund.

(*e*) The rules applicable to subscribers to existing funds who do not exercise the option of joining the new fund will remain unchanged, but all existing funds will be closed to new subscribers with effect from the date of the institution of the new fund.

3. As regards officers entering the service of Government after the institution of the new fund:—

(*a*) Subscription to the new fund will be compulsory in the case of all Europeans and Eurasians in permanent employ on attaining a substantive pay of ₹100 a month or more.

(*b*) All other officers eligible to join the fund will be admitted as optional subscribers.

(*c*) The existing service funds specified below will be absolutely closed to future entrants into Government service, namely, the Civil Engineers' Provident Fund and the Provident Funds of the Finance, Police, Geological Survey, Opium, Northern India Salt Revenue, Forest and Civil Veterinary Departments.

4. If an officer, who is entitled to subscribe to the new fund, is on foreign service, he shall be subject to these rules, except where otherwise stated, in the same manner as if he were not so transferred.

5. In the case of all officers the privilege of optional subscription will lapse if subscriptions are discontinued (otherwise than on leave) more than three times. In the event of such a lapse of subscription no right to withdrawal of the sum at credit of the subscriber will be recognised other than is provided for in rule 10.

Rate of interest.

6. Compound interest at 4 per cent. will be allowed on subscriptions; but Government reserve the right to reduce this rate at any time for officers who become subscribers to the fund after Government have announced their intention of reducing the rate.

NOTE.—If a subscriber dies, interest will be allowed on the amount at his credit in the fund up to the end of the month in which his death occurs, whether that amount is withdrawn before or after the end of that month. When a subscriber, being in permanent Government service, retires, interest will be allowed up to the end of the month immediately preceding that in which he quits the service. If a subscriber holding a temporary post exercises, on the termination of his appointment, the option, allowed by rule 10 (1), of leaving in the fund the amount accumulated to his credit, interest will be allowed on that amount for not more than a year after the termination of employment. If the depositor subsequently obtains re-employment under Government, deposits not withdrawn will commence again to bear interest from the date on which subscriptions are renewed.

Rate of subscriptions.

7. The monthly subscription must not be less than $6\frac{1}{4}$ per cent. and not more than $12\frac{1}{2}$ per cent. on the salary of each subscriber for the month; and as between these two limits, must be at the rate of either $1\frac{1}{4}$, $1\frac{1}{2}$ or $1\frac{3}{4}$ annas in the rupee. If the officer is on foreign service, the subscription will be calculated on his assumed pay.

A subscriber may alter his rate of subscription with effect from the beginning of any financial year, by giving notice before the end of the preceding year.

In the case of an officer on a permanent establishment, who is detached on temporary duty under Article 376 of the Civil Service Regulations, subscription should be calculated on the salary actually drawn by him in his temporary appointment.

Similarly, in the case of an officer on deputation, subscription should be calculated on salary *plus* his deputation allowance.

Subscription during leave.

8. Subscriptions on leave of any kind will be optional. Subject to the limits of $6\frac{1}{4}$ and $12\frac{1}{2}$ per cent. they will be calculated on the allowances admissible during leave.

An officer on reinstatement after a period passed under suspension may be allowed the option of subscribing for that period. In the case of an officer who exercises the option of subscribing to the fund during leave without allowances, or on reinstatement after a period passed under suspension without allowances, it is left to the discretion of the Account officer to determine, in each case, the amount on which subscription should be paid, the general principle to be observed being that the subscription should be calculated on half the salary last drawn by the officer before he proceeded on leave without allowances, or was placed under suspension without allowances.

Realization of subscriptions.

9. Subscriptions will be recovered by deduction from pay bills, but they may be made by remittance in cash to the Audit Office when an officer is in foreign service, or is on leave and draws his leave allowances from a Colonial Treasury.

When a subscriber draws his leave allowances from the Home Treasury of the Government of India, his subscriptions may be paid by deductions from leave allowances, the remittances to India being effected by means of the remittance account between England and India, and the credit to the officer's account in the fund in respect of such remittances being given at the rate of fifteen rupees to the pound.

An officer who desires to subscribe during leave must notify his intention beforehand in order to allow of the deductions from his leave allowances being noted in his leave and pay certificate. He will not be permitted to discontinue subscribing during leave.

An officer, who fails to notify his intention to continue to subscribe when proceeding on leave, can subsequently pay his subscription in cash.

Withdrawals on retirement or death.

10. (1) Subject to the provisions of this rule, the sum which accumulates to the credit of an officer in permanent employ will, when he quits the service, become his absolute property and be handed over to him unconditionally. An officer holding a temporary post may, on the

termination of his appointment, either withdraw the amount standing at his credit or leave it in the fund. Any sum so left in the fund may be withdrawn at any time after the cessation of service.

(2) In the event of an officer's death before retirement, or after retirement, but before the money has been handed over,—

(*a*) it will be divided between his widow or widows and children in accordance with any request that he may have submitted, in the prescribed form, which request must state the person to whom sums intended for the benefit of minors are to be paid; or it will be handed to such trustees as the subscriber may appoint by will to administer, for the benefit of his widow or widows and children, the funds standing at his credit at the time of his death;

(*b*) failing such a request, it will be divided in equal shares between his widow or widows and children, to the exclusion of adult sons and of married daughters whose husbands are alive; any sum due to a minor being paid to the minor's legal guardian to be used for the minor's benefit, or, failing a legal guardian, to any person who, in the opinion of the officer whose duty it is to make payment, is entitled to receive it on the minor's behalf;

(*c*) failing a widow and children entitled to participate under (*b*) it will be distributed among other persons in accordance with any request submitted by the subscriber in the prescribed form; and

(*d*) if no such request has been submitted, it will be paid to the legal representative of the estate, as determined by a Civil Court having competence to pass orders in this respect: Provided that, if the sum remaining at the credit of the depositor does not exceed R500, it may be paid to such person or persons as the officer making the payment considers to be entitled thereto.

NOTE 1.—A husband may be permitted to make a special application for the exclusion of his wife from the benefits of the Fund, if she has been judicially separated from him. In the absence of such an application the widow should be treated like an ordinary widow and the sum at the credit of her husband should be divided in accordance with the provisions of rule 10 (2) (*b*).

NOTE 2.—In all cases where a request is submitted under clause (*c*) above, the subscriber should be called upon to state whether he has a wife or children, and if it happens that he has a wife (not separated) or children, a request under clause (*c*) should not be entertained.

(3) Government will not be bound by, or recognise, any assignment or encumbrance executed or attempted to be created by any officer during his service, but will recognize to the extent shown in clause (1) (*a*) above any arrangement which a subscriber may make for the disposal by will of the funds standing at his credit.

(4) The sum at credit of the officer is not liable to forfeiture on dismissal or on conviction by a Criminal Court except for an offence for which the penalty of forfeiture of the whole of the offender's property is prescribed by law.

Page 233. General Provident Fund Rule 11, Note 2—

Add the following in the list of officers under this Note.

(3) The Controller of Patents and Designs.

3rd L

(5) Ordinarily, officers should make their own arrangements at retirement to draw in India the sum at their credit in the General Provident Fund. In the case, however, of depositors who retire in England, the Account officers of the fund shall, on receiving due intimation, purchase sterling bills equivalent to the rupee amounts available for remittance and send the bills to the depositor in England. Where the beneficiaries of a deceased depositor [as determined by rule 10 (1)] are resident in England, the Account officer shall in a similar manner on receipt of due intimation forward the amount of the deposit to them by sterling bills.

Advances for special purposes.

11. No final withdrawal will be allowed until the subscriber quits the service or dies. But when the pecuniary circumstances of a subscriber are such that the indulgence is absolutely necessary, a temporary advance not ordinarily exceeding three months' pay may be allowed from the sum at his credit at the discretion of the sanctioning authority, who shall be—

(*i*) the Local Government, for gazetted officers;

(*ii*) the head of the Department, for non-gazetted officers in receipt of ₹100 *per mensem* or over;

(*iii*) the head of the office, for other officers.

NOTE.—The following officers exercise the powers of a Local Government under clause (*i*) above :—

(1) Heads of the several Departments of the Government of India.
(2) The Comptroller and Auditor General.
(3) The Director General of Posts and Telegraphs.
(4) The Sanitary Commissioner with the Government of India.
(5) The Director General of Archæology in India.
(6) The Surveyor General of India.
(7) The Inspector General of Forests to the Government of India.
(8) The Agricultural Adviser to the Government of India and Director of the Agricultural Research Institute, Pusa.
(9) The Director General of Observatories.
(10) The Director of Botanical Survey of India.
(11) Managers of State Railways.

NOTE 2.—The following officers exercise the powers of the head of a Department under clause (*ii*) above :—

(1) Postmasters General.
(2) Directors of Circles, Telegraph Department.

The following may be recognized as legitimate occasions for advances :—

(*a*) to pay expenses incurred in connection with the illness of a subscriber or a member of his family;

(*b*) to pay for the passage of any member of a subscriber's family coming from beyond the sea to join him, or requiring to make a journey beyond the sea from some urgent cause;

(*c*) to pay expenses in connection with marriages, funerals, or ceremonies which by the religion of the subscriber it is incumbent upon him to perform and in connection with which it is obligatory that expenditure should be incurred.

NOTE.—Advances, though not confined rigidly to the objects laid down in clauses (*a*) to (*c*) above, will be made with a due regard to the principles contained in those clauses, and regulated with regard to the amount of subscriptions lying to the credit of the applicant.

Advances will be recovered at the discretion of the sanctioning authority in not less than twelve instalments or more than twenty-four. A subscriber may, however, at his option make repayment in less than twelve instalments or may repay two or more instalments at the same time. Recoveries will be made monthly, commencing from the first payment of a full month's salary after the advance is granted, but no recovery will be made from an officer while he is on leave of any kind. Recovery may also be postponed while an advance of pay granted to him on transfer is being recovered. The instalments will be paid by compulsory deductions from salary, and will be in addition to the usual subscription.

NOTE.—Recovery on account of an advance to a subscriber from the General Provident Fund may be postponed while an advance of pay on transfer or an advance under Article 64 (*a*) of the Civil Service Regulations is being recovered.

Substitution of other forms of life insurance for subscription to the fund.

12. Subscriptions to a recognized family pension fund or payments towards a policy of insurance may be substituted for subscriptions to the General Provident Fund at the option of subscribers, subject to the following conditions:—

(*i*) If the subscriptions or payments to be so substituted shall be of less amount than the minimum subscription under rule 7 of these rules, *viz.*, 6¼ per cent. per month of the officer's monthly salary, the deficiency shall be paid by the officer as a subscription to the General Provident Fund.

(*ii*) An insurance policy must be on the officer's own life, in which case it is immaterial what form the policy takes, *i.e.*, it may be a life or an endowment or double endowment policy, but it must be such as is legally assignable to Government.

NOTE.—If a policy of insurance is effected by a married man on his own life for the benefit of a sole beneficiary specifically named therein, a formal assignment by both the insured and the sole beneficiary is permissible. An assignment of a policy effected by a married man on his own life for the benefit of more than one beneficiary whether existent or not at the date of the policy is not, in view of the attendant legal difficulties, permissible under this rule.

(*iii*) Government will not make any payments on behalf of officers to insurance companies, nor will they take steps to keep the policy alive. If an officer records on his salary bill that he is making payments to an insurance company or to a pension fund of not less amount than 6¼ per cent. of his salary, the Account officer will content himself by demanding periodically to see the receipts or certified copies of the receipts showing that such payments have been made. Failing such receipts he will make the necessary deduction from the officer's salary and place it to his credit in the Provident Fund. Should officers prefer to do so, they

Page 234, Chapter 28, Annexure A, General Provident Fund Rules—

Rule 12.—Insert the following as Note 1 under Rule 12 (II), numbering the present note as Note 2 :—

NOTE 1.—A guarantee policy which ensures the payment of the sum assured in the event of the policy-holder being retired by the Medical Board may be accepted for the purposes of these rules.

1st List—10-8-18.

Page 235, Chapter 28, Annexure A, General Provident Fund Rules—

Rule 12 (vii).—Substitute the words "three months" *for the words* "one month" *wherever they occur in this rule.*

1st List—19-3-18.

Page 235—

Add to condition (IV) of Rule 12 (General Provident Fund) at the end :—

"Except when the officer is on leave and exercises the option allowed by Rule 8 to discontinue subscriptions."

3rd List—30-9-18.

may make the usual deduction from their pay bills for credit to the Provident Fund and arrange with the Account officer to draw from the fund, at stated intervals, the sums necessary to pay quarterly, half-yearly or yearly premia.

(*iv*) Any sums already at the credit of the officer in the Provident Fund can be withdrawn for payment of premia or for the purchase of a single payment life policy; but the utilization of sums already at credit will not relieve the officer from continuing to make the usual deduction from his current salary within the usual limits of $6\frac{1}{4}$ and $12\frac{1}{2}$ per cent., whether the amount is to be paid into the Provident Fund or towards an insurance policy.

(*v*) (*a*) If a policy of insurance matures, not at death, but after a term of years, the sum accruing shall, with the assent of the assured, be drawn by Government and placed at his credit in the fund at 4 per cent. compound interest.

(*b*) The sum which accumulates to the credit of the officer will be dealt with (on his quitting the service or in the event of his death before retirement) in accordance with rule 10 (1).

(*vi*) In the event of an officer's interest in a recognized Family Pension Fund, any subscriptions to which shall have been substituted under sub-rule (*i*) for his subscriptions to the General Provident Fund, ceasing from any cause whatever, or of a policy of assurance, any payments for premia on which shall have been so substituted or withdrawn under sub-rule (*iv*) from sums already at credit of such officer in the General Provident Fund, being allowed to lapse or being assigned, charged, or encumbered (except in favour of Government as hereinafter mentioned), the amounts of the payments or subscriptions so substituted or withdrawn, as the case may be, shall be paid or repaid, as the case may be, by such officer to the Account officer and may in default be deducted from such officer's salary.

(*vii*) A policy, the payment or payments for any premia on which shall under this rule be substituted for subscriptions to the fund or withdrawn from the sums at credit of a subscriber for the same purpose and which has not already been assigned to the Secretary of State for India in Council and delivered to the Account officer under this rule, shall, within ~~one month~~ of such payment or withdrawal, be so assigned and delivered as security for the payment contingently of the sum which in the event of lapse of the policy or any assignment, charge or encumbrance thereof or thereon will under the last preceding sub-rule become payable by the subscriber to the fund. No payment so made by a subscriber shall be considered as in substitution for any subscription by him to the fund unless and until the life policy shall have been so assigned, and in default of such assignment *within one month* after such payment or

withdrawal, as the case may be, the amount so paid or withdrawn, as the case may be, shall forthwith be paid or repaid, as the case may be, by the officer concerned to the Account officer or may in default be deducted from such officer's salary.

(*viii*) The assignment of a policy under the preceding sub-rule shall be endorsed on the policy and shall be in the following form:—

> "I, A.B., of etc., hereby assign unto the Secretary of State for India in Council the within policy of assurance as security for payment of all sums which under rule 12 of the rules of the General Provident Fund I may hereafter become liable to pay to that fund."

A re-assignment to the officer shall be executed and the policy handed back to him unconditionally on his quitting the service. In the event of his death before quitting the service or after retirement but before a re-assignment has been made, such re-assignment shall be executed in favour of and the policy handed to the person or persons entitled to receive it in consequence of his death.

Reservation of power to Government to alter rules.

13. The Government reserve to themselves the power to amend or alter the rules as may be required.

Procedure.

Administration of the fund.

14. The deposits received under the foregoing rules will be credited on the books of the Government to an account named "General Provident Fund." The general administration of the fund will rest with the Government of India in the Finance Department. The Account officers for the various Departments will generally be the local Accountant General, Comptroller, Examiner or Controller of Accounts, as the case may be, who audits the pay bill of the officers and men subscribing to the fund.

The following are exceptions to the above general rule:—

(1) The Accountant General, Post Office and Telegraphs, will be the Account officer for all officers and employés of the Post Office and the Telegraph Department.

(2) The Comptroller, India Treasuries, will be the Account officer for all officers of—

(*a*) the Imperial Customs Service,

(*b*) the Indian Finance Department,

(*c*) the Archæological Surveys, except in Burma, where the local Accountant General will be the Account officer,

Page 236, Chapter 28—

Insert as rule 12 (ix):—

" (ix) The rules of Insurance companies ordinarily require that assignments shall be registered in their books and subscribers must arrange to send their policies for registration of the assignment, or must give notice of registration in accordance with the requirements of the rules of the Company, before the policies are handed over for deposit to the Account Officer."

Page 237, Annexure A, Chapter 28, General Provident Fund Rules—

Rule 16.—Substitute the following for the last sentence of this rule:—

It will be added to the principal at the end of the year except when the account is to be finally closed.

1st List—10-3-13.

Add the following as rule 21 to the rules concerning G. P. Fund on page 237, Annexure A, Chapter 28:—

"Sums remaining unclaimed for a period exceeding six months should be transferred to "deposits" at the end of each year and be dealt with under the ordinary rules relating to "deposits."

(*d*) the Imperial branch of the Civil Veterinary Department,

(*e*) the Imperial branch of the Agricultural Department, and

(*f*) the Imperial branch of the Forest Department, except in the case of Forest officers serving in the Madras and Bombay Presidencies, where the local Accountants General will keep the accounts of officers belonging to the Imperial as well as of those belonging to the Provincial branch of the service.

In the case of officers on foreign service the Account officer who watches the recovery of pension contribution under Article 772, Civil Service Regulations, will be the Account officer for the purpose of the fund.

15. A depositor must, when paying his subscription, whether his subscriptions to the fund are recovered by deduction from bills or paid in cash, specify the number of his account which will be communicated to him by the Account officer concerned.

16. Interest under rule 6 will be allowed for each calendar month upon the minimum balance of the depositor's account between the close of the fourth day and the end of the month. It will be calculated monthly, but will not be added to principal until the end of the official year except when the account is to be finally closed.

17. As soon as possible after the close of each year, each depositor will receive a statement of his account with interest made up to 31st March. Depositors are required to satisfy themselves as to the correctness of these statements; and unless errors in them are brought to the notice of the officer rendering the account within one month from the date of their receipt, Government will not be responsible for any sums not included in the account.

Yearly advice to depositors.

18. Any depositor may, once in the official year, but not oftener, receive, on application to the Account officer concerned, a copy of his account for the last official year and for so many months of the current year as may have been posted and agreed.

19. When under rule 12 of these rules a subscriber pays from the sum at his credit in the Provident Fund premia upon a policy of insurance or subscriptions to a recognized pension fund, the Account officer shall indicate the exact account procedure to be followed.

20. The Account officer concerned will endeavour to secure by the issue of reminders that all depositors shall submit in the prescribed form the "request" provided for in rule 10 (1) (*a*) of the rules. Each depositor should be invited to revise this declaration at least once a year. All such declarations still in force should be carefully recorded.

G. P. F. No. 9.

Depositor No.

The General Provident Fund.

Form of Declaration.

(*For** *depositor.*)

I hereby declare that in the event of my death the following persons shall be entitled to receive payment of the amount to my deposit in the General Provident Fund in the proportions noted against their names and I make this my will so far as regards such deposit.

I also request that the amount payable as above to the minors be paid to the person named below.

Name and address of the nominee.	Relationship with the subscriber.	Whether major or minor. If minor state age.	Share of the deposit payable.	Name and address of the person to whom share is to be paid on behalf of minor.	Sex and parentage of person referred to in previous column.

Signature_____

Two witnesses to signature_____

_____

Here state married or unmarried.

Page 238—

Omit General Provident Fund Form No. 9 (Form of Declaration).

6th list—1-8-14.

Article 566A, Rule 1, page 239—

Read in continuation:—

Such coins (chief among which are the coins known as 'Furrukhabad' and 'Murshidabad' rupees) will be received at Treasuries at the following rates:—

(1) at 8 annas a tola, for each tender of 500 coins or less; and

(2) for amounts in excess of this number, at bullion value calculated at the market rate of silver of the day, to be ascertained from the Comptroller-General.— Comptroller

1st List—10-3-13.